

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ <u>345.00</u>
	6b. Water, sewer, garbage collection	6b. \$ <u>79.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>210.00</u>
	6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>540.00</u>	
8. Childcare and children's education costs	8. \$ <u>50.00</u>	
9. Clothing, laundry, and dry cleaning	9. \$ <u>125.00</u>	
10. Personal care products and services	10. \$ <u>85.00</u>	
11. Medical and dental expenses	11. \$ <u>110.00</u>	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>278.00</u>	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>85.00</u>	
14. Charitable contributions and religious donations	14. \$ <u>100.00</u>	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <u>0.00</u>	
15b. Health insurance	15b. \$ <u>0.00</u>	
15c. Vehicle insurance	15c. \$ <u>155.00</u>	
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>	
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$ <u>416.45</u>	
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>	
17c. Other. Specify: _____	17c. \$ <u>0.00</u>	
17d. Other. Specify: _____	17d. \$ <u>0.00</u>	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>	
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ <u>0.00</u>	
20b. Real estate taxes	20b. \$ <u>0.00</u>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>	
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>	
21. Other: Specify: <u>Contingency</u>	21. +\$ <u>75.00</u>	
Boy scouts dues	+\$ <u>15.00</u>	
Cleaning, grooming, hair-cuts, etc...	+\$ <u>65.00</u>	
Periodicals	+\$ <u>20.00</u>	
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ <u>3,603.45</u>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>3,603.45</u>	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>3,603.45</u>	
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>3,818.93</u>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>3,603.45</u>	
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <u>215.48</u>	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	